

of Southwest Georgia, Donalsonville, Georgia. Comments for this application must be received by August 8, 1996.

2. *Regions Financial Corporation*, Birmingham, Alabama; to merge with American Bancshares of Houma, Inc., Houma, Louisiana, and thereby indirectly acquire American Bank & Trust Company of Houma, Houma, Louisiana.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Capitol Bancorp, Ltd.*, Lansing, Michigan; to acquire 51 percent of the voting shares of Macomb Community Bank, Clinton Township, Michigan.

C. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Norwest Corporation*, Minneapolis, Minnesota; to acquire 100 percent of the voting shares of Texas Bancorporation, Inc., Odessa, Texas, and thereby indirectly acquire Texas Bank, Odessa, Texas.

D. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Henderson Citizens Bancshares, Inc.*, Henderson, Texas; and *Henderson Citizens Bancshares of Delaware, Inc.*, Dover, Delaware, to acquire 100 percent of the voting shares of Waskom Bancshares, Inc., Waskom, Texas, and thereby indirectly acquire First State Bank, Waskom, Texas.

Board of Governors of the Federal Reserve System, July 17, 1996.

William W. Wiles,

*Secretary of the Board.*

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#### Notice of Proposals To Engage in Permissible Nonbanking Activities or To Acquire Companies That are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages

either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act, including whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than August 6, 1996.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Commerzbank Aktiengesellschaft*, Frankfurt am Main, Federal Republic of Germany; to engage *de novo* through its subsidiary, Commerz Futures Corporation, Chicago, Illinois, in securities brokerage activities pursuant to § 225.25(b)(15)(i) of the Board's Regulation Y. These activities will be conducted worldwide.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *North Shore Community Bancorp, Inc.*, Wilmette, Illinois; to acquire Crabtree Capital Corporation, Schaumburg, Illinois, and thereby engage in leasing activities pursuant to § 225.25(b)(5) of the Board's Regulation Y.

C. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *First Kansas Bancshares, Inc.*, Hutchinson, Kansas; to engage *de novo* through its subsidiary, Personal Finance Corp., Hutchinson, Kansas, in a joint venture in the sale of credit-related insurance pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, July 17, 1996.

William W. Wiles,

*Secretary of the Board.*

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#### FEDERAL TRADE COMMISSION

##### Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires the notice of this action be published in the Federal Register.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

#### TRANSACTIONS GRANTED EARLY TERMINATION BETWEEN: 070196 AND 071296

Name of acquiring person, name of acquired person, name of acquired entity	PMN No.	Date terminated
The Chase Manhattan Banking Corporation, Wireless One, Inc., Wireless One, Inc .....	96-2187	07/01/96
Southcorp Holdings Limited, Park-Ohio Industries, Inc., Bennett Industries, Inc .....	96-2077	07/02/96